

What is claimed is:

1 1. A method for electronically transmitting funds, the method comprising:

2 (a) establishing a connection between a first user terminal and a printer on a
3 wide area network, wherein:

4 (1) the first user terminal is accessible to the payor;

5 (2) the printer is accessible to the payee; and

6 (3) the printer is configured to print substantially nonmagnetic printing
7 media on a paper medium; and

8 (b) providing authorization input to the first user terminal to activate the printer
9 to print a financial instrument on the paper medium, the financial instrument
10 including indicia of (1) a financial account and (2) an amount of funds that the
11 payee is authorized to draw from the financial account.

1 2. The method of claim 1 wherein the paper medium consists of standard office
2 paper.

1 3. The method of claim 1 wherein the financial instrument is a rebate coupon.

1 4. The method of claim 1 wherein the financial instrument further includes indicia
2 identifying the payee.

1 5. The method of claim 4 wherein the financial instrument is a personal check.

- 1 6. The method of claim 4 wherein the financial instrument is a traveler's check.
- 1 7. The method of claim 4 wherein the financial instrument is a money order.
- 1 8. The method of claim 1 wherein the financial instrument further includes indicia
2 identifying an entity that owns funds of the financial account.
- 1 9. The method of claim 8 wherein the financial instrument further includes indicia
2 of contact information for an authorized agent of the entity.
- 1 10. The method of claim 1 wherein the financial instrument further includes
2 security markings that are configured to change appearance when optically
3 duplicated.
- 1 11. The method of claim 1 wherein the wide area network comprises the Internet.
- 1 12. The method of claim 11 wherein providing input at the first user terminal
2 comprises:
 - 3 (a) designating an electronic mail address of the payee; and
 - 4 (b) conveying an electronic mail message to the payee, the message including an
5 authorization code.

1 13. The method of claim 12 wherein providing input at the first user terminal further
2 comprises attaching software to the electronic mail message, the software configured
3 to activate the printer to print the financial instrument when executed.

1 14. The method of claim 11 further comprising establishing a connection between the
2 printer and the first user terminal through a second user terminal, the second user
3 terminal comprising a computer implementing a web browser.

1 15. The method of claim 11 wherein the connection between the first user terminal
2 and the printer is established indirectly through a server of an intermediary entity
3 that is coupled to the network.

1 16. The method of claim 15 wherein printing comprises:

2 (a) transmitting an authorization code to the second user terminal to signify
3 payment of funds from the payor to the payee;

4 (b) relaying the authorization code from the second user terminal to the server to
5 signify acceptance of payment by the payee; and

6 (c) printing the financial instrument under control of the server upon acceptance
7 of the authorization code by the intermediary entity.

1 17. The method of claim 15 wherein printing further comprises downloading
2 software from the server to the second user terminal, the software being configured

3 to cause the financial instrument to be printed on the printer when in operation at
4 the second user terminal.

1 18. The method of claim 17 wherein the software is further configured to allow only
2 a single copy of the financial instrument to be printed on the printer.

1 19. The method of claim 17 wherein:

2 (a) the second user terminal implements functions of a web browser; and
3 (b) the software executes within a run-time environment of the web browser.

1 20. The method of claim 15 wherein:

2 (a) the intermediary entity controls funds of the financial account, including
3 funds of the payor that are to be transmitted to the payee; and
4 (b) the indicia further includes identification of the intermediary entity.

1 21. The method of claim 15 further comprising transmitting, from the first terminal
2 unit to the server of the intermediary entity, identification of the payment signified
3 by the transmission of the authorization code, wherein the intermediary entity
4 accepts the authorization code from the second terminal unit only if:

5 (a) the authorization code corresponds to the identification of the payment; and
6 (b) the intermediary entity has not previously permitted printing of the financial
7 instrument.

1 22. The method of claim 1 further comprising:

2 (a) maintaining a list of payments of funds that one or more payees are
3 authorized to draw, and have not yet drawn, from funds of the payor in the
4 financial account; and
5 (b) after presentation of the financial instrument to a financial institution,
6 permitting the payee to draw the funds indicated by the financial instrument
7 from the financial account only if the list indicates that the payee is authorized to
8 draw, and has not yet drawn, the funds.

1 23. A data structure for transmission as an electronic mail message to electronically
2 transmit funds, the structure comprising:

3 (a) an electronic mail address of a payee; and
4 (b) an attachment of computer executable code configured to execute on a
5 computer system of the payee to activate printing of a financial instrument on a
6 printer accessible to the payee responsive to the authorization code, the financial
7 instrument to include (1) indicia of a financial account and (2) an amount of
8 funds that the payee is authorized to draw from the financial account.

1 24. A method for electronically transmitting funds, the method comprising:

2 (a) designating an electronic mail address of a payee;
3 (b) conveying an electronic mail message to the payee, the message including an
4 authorization code; and

5 (c) activating printing of a financial instrument on a printer accessible to the
6 payee responsive to the authorization code, the financial instrument including
7 (1) indicia of a financial account and (2) an amount of funds that the payee is
8 authorized to draw from the financial account.

1 25. The method of claim 24 wherein the printer is configured to print substantially
2 nonmagnetic printing media on a paper medium.

1 26. The method of claim 25 wherein the paper medium consists of standard office
2 paper.

1 27. The method of claim 24 wherein the financial instrument is a rebate coupon.

1 28. The method of claim 24 wherein the financial instrument further includes indicia
2 identifying the payee.

1 29. The method of claim 28 wherein the financial instrument is a personal check.

1 30. The method of claim 28 wherein the financial instrument is a traveler's check.

1 31. The method of claim 28 wherein the financial instrument is a money order.

1 32. The method of claim 24 wherein the financial instrument further includes indicia
2 identifying an entity that controls funds of the financial account.

- 1 **33. The method of claim 32 wherein the financial instrument further includes indicia**
- 2 **of contact information for an authorized agent of the entity.**

- 1 **34. The method of claim 24 wherein the financial instrument further includes**
- 2 **security markings that are configured to change appearance when optically**
- 3 **duplicated.**

- 1 **35. The method of claim 24 wherein activating printing comprises relaying the**
- 2 **authorization code from the payee to a server of an intermediary entity to signify**
- 3 **acceptance of payment by the payee.**

- 1 **36. The method of claim 35 wherein:**
- 2 **(a) activating printing further comprises downloading software from the server**
- 3 **to the second user terminal to signify a guarantee by the intermediary of the**
- 4 **availability of the funds; and**
- 5 **(b) the software is configured to cause the the printer to print the financial**
- 6 **instrument during operation of the software at the second user terminal.**

- 1 **37. The method of claim 35 wherein the software is further configured to allow only**
- 2 **a single copy of the financial instrument to be printed on the printer.**

- 1 **38. The method of claim 35 wherein:**
- 2 **(a) the second user terminal implements functions of a web browser; and**

3 (b) the software executes within a run-time environment of the web browser.

1 39. The method of claim 35 wherein:

2 (a) the intermediary entity controls funds of the financial account, including
3 funds of the payor that are to be transmitted to the payee; and
4 (b) the indicia further includes identification of the intermediary entity.

1 40. The method of claim 35 further comprising transmitting, from the first terminal
2 unit to the server of the intermediary entity, identification of the payment signified
3 by the transmission of the authorization code, wherein the intermediary entity
4 accepts the authorization code from the second terminal unit only if:

5 (a) the authorization code corresponds to the identification of the payment; and
6 (b) the intermediary entity has not previously permitted printing of the financial
7 instrument.

1 41. The method of claim 24 further comprising:

2 (a) maintaining a list of payments of funds that one or more payees are
3 authorized to draw, and have not yet drawn, from funds of the payor in the
4 financial account; and
5 (b) after presentation of the financial instrument to a financial institution,
6 permitting the payee to draw the funds indicated by the financial instrument
7 from the financial account only if the list indicates that the payee is authorized to
8 draw, and has not yet drawn, the funds.

1 **42. A system for operation by a payee to electronically receive funds transmitted by a**
2 **payor remotely located from the payee, the system comprising:**

3 (a) a printer configured to print substantially nonmagnetic printing media on a
4 paper medium;

5 (b) a network communication subsystem coupling the printer to a first user
6 terminal on a wide area network, the first user terminal being remote from the
7 printer; and

8 (c) an authorization subsystem responsive to authorization input conveyed from
9 the first user terminal to activate the printer to print a financial instrument on
10 the paper medium, the financial instrument including indicia of (1) a financial
11 account and (2) an amount of funds that the payee is authorized to draw from
12 the financial account.

1 **43. A method for electronically transmitting a rebate to a user, the method**
2 **comprising:**

3 (a) offering a rebate to the user in consideration for performance of an obligation
4 of a specified rebate transaction;

5 (b) receiving information from the user confirming performance of the
6 obligation; and

7 (c) upon performance of the obligation, generating a rebate coupon, the rebate
8 coupon including a medium bearing trusted indicia of payment obligation to the
9 bearer of the medium.

1 **44.** The method of claim 43 wherein:

2 (a) the specified rebate transaction includes an agreement by the user to accept
3 specific terms for use of a product or service; and
4 (b) performance of the obligation includes performance by the user of an action
5 intended to legally bind the user to the agreement.

1 **45.** The method of claim 44 wherein the action intended to legally bind the user
2 includes removing opaque material to reveal a code printed on a tangible medium.

1 **46.** The method of claim 44 wherein the terms include payment by the user to receive
2 a service for a predetermined period.

1 **47.** The method of claim 44 wherein the terms include waiving the right to return a
2 product purchased by the user.

1 **48.** The method of claim 44 wherein the terms include purchase by the user of a non-
2 refundable license to a software product.

1 **49.** The method of claim 48 wherein the action intended to legally bind the user
2 includes installing the software product.

1 **50.** The method of claim 43 wherein:

2 (a) the rebate coupon is generated by printing on a general-purpose printer
3 accessible to the user; and

4 (b) the trusted indicia consists substantially of substantially nonmagnetic visual
5 indicia formed on a plain paper medium by the printer, the indicia including:
6 (1) identification of a financial account containing funds of the rebate;
7 and
8 (2) an amount of funds that are authorized to be drawn from the
9 financial account as the rebate.

1 51. The method of claim 50 wherein the indicia further includes identification of the
2 user as payee of the rebate.

1 52. The method of claim 50 wherein the indicia further includes identification of an
2 entity that controls funds of the financial account.

1 53. The method of claim 50 wherein the indicia further includes security markings
2 that are configured to change appearance when optically duplicated.

1 54. The method of claim 50 wherein printing comprises:

- 2 (a) coupling a server of an intermediary entity to the user terminal;
- 3 (b) transmitting an authorization code to the user terminal to signify payment of
4 the rebate to the user;
- 5 (c) relaying the authorization code from the user terminal to the server to signify
6 submission of the rebate by the user; and

7 (d) printing the financial instrument under control of the server upon acceptance
8 of the authorization code by the intermediary entity.

1 **55.** The method of claim 54 wherein:

2 (a) activating printing further comprises downloading software from the server
3 to the second user terminal to signify a guarantee by the intermediary of the
4 availability of the funds; and
5 (b) the software is configured to cause the the printer to print the rebate coupon
6 during operation of the software at the second user terminal.

1 **56.** The method of claim 55 wherein the software is further configured to allow only
2 a single copy of the rebate coupon to be printed on the printer.

1 **57.** The method of claim 55 wherein:

2 (a) the second user terminal implements functions of a web browser; and
3 (b) the software executes within a run-time environment of the web browser.

1 **58.** The method of claim 54 wherein:

2 (a) the intermediary entity controls funds of the financial account, including
3 funds of the rebate that are to be transmitted to the user; and
4 (b) the indicia further includes identification of the intermediary entity.

1 **59.** The method of claim 54 further comprising transmitting, from the first terminal
2 unit to the server of the intermediary entity, identification of the payment signified

3 by the transmission of the authorization code, wherein the intermediary entity
4 accepts the authorization code from the second terminal unit only if:

5 (a) the authorization code corresponds to the identification of the payment; and
6 (b) the intermediary entity has not previously permitted printing of the rebate
7 coupon.

1 60. The method of claim 43 further comprising:

2 (a) maintaining a list of payments of funds that one or more payees are
3 authorized to draw, and have not yet drawn, from funds of the rebate in the
4 financial account; and
5 (b) after presentation of the financial instrument to a financial institution,
6 permitting the user to draw the funds indicated by the rebate coupon from the
7 financial account only if the list indicates that the user is authorized to draw, and
8 has not yet drawn, the funds.

1 61. An Internet server for electronically conveying funds from a payor to a payee, the
2 server comprising:

3 (a) a user interface subsystem that, in operation, requests payment information
4 from the payor, the requested information to include:
5 (1) an electronic mail address of the payee; and
6 (2) an amount of funds that the payee is authorized to draw from the
7 financial account;

8 (b) an electronic mail subsystem responsive to the electronic mail address to
9 transmit an electronic mail message to the payee, the message including an
10 authorization code; and
11 (c) an authorization subsystem responsive to a copy of the authorization code
12 from the payee to transmit computer executable code to the payee, the code
13 being configured to execute on a computer system of the payee to activate
14 printing of a financial instrument on a printer accessible to the payee responsive
15 to the authorization code, the financial instrument to include (1) indicia of a
16 financial account and (2) an amount of funds that the payee is authorized to
17 draw from the financial account.